

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re utility patent application of:

SCHAFER, Richard W.

Serial Number: 10/646,564

Examiner: LIU, JUNG I

Filed: 08/22/2003

Art Unit: 3691

Confirmation No.: 9408

For: **METHOD AND SYSTEM OF FUNDS TRANSFER**

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MAIL STOP AMENDMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

Dear Sir:

Please amend the above-identified application as follows. Pursuant to the Request for Extension of time enclosed herewith, the period for response has been extended two (2) months, to expire, February 25, 2008.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.